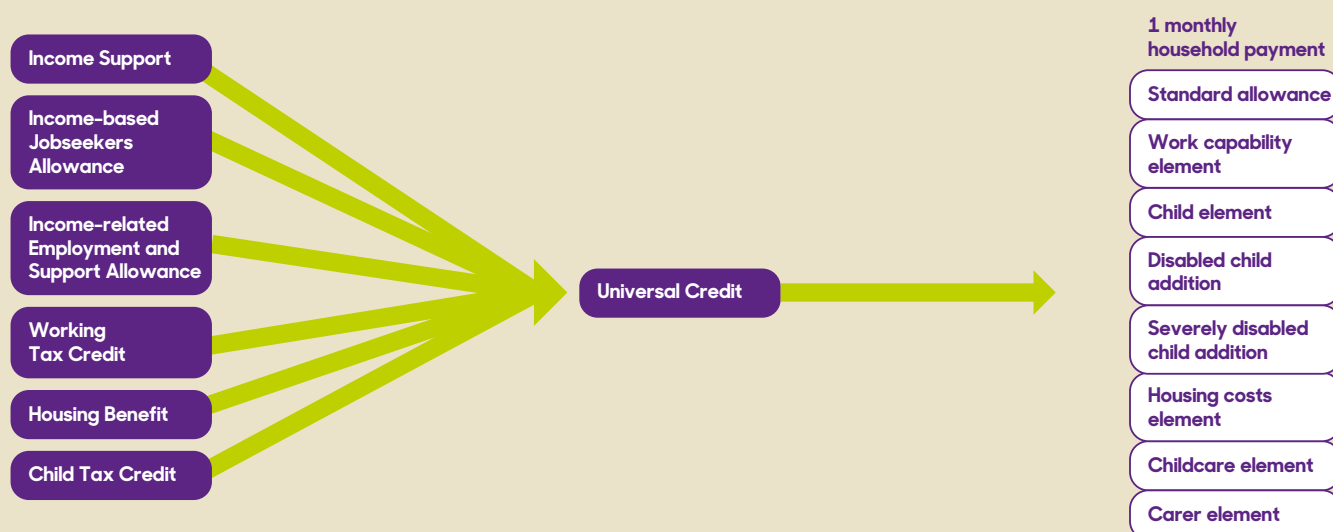


# Universal Credit – childcare help for working parents



Universal Credit is being introduced in stages. It is available to single people, couples and families in some areas of the country. Whether an individual can claim it will depend on where they live and their personal circumstances.

Universal Credit is a new benefit that supports people who are on a low income or out of work. Unlike Jobseeker's Allowance entitlement to Universal Credit won't stop simply because a claimant works more than 16 hours a week. Instead the amount of Universal Credit received will usually gradually reduce as they earn more.

A claimant (this means both claimants in a joint claim) can earn a certain amount before their Universal Credit payment is reduced at all. This is known as the work allowance. There are different levels of work allowance depending on household circumstances.

Once the claimant (or the total of both claimants' earnings if both work) earns more than their work allowance their Universal Credit payments will be reduced at a steady rate.

For the majority of working (Pay As You Earn) claimants, Universal Credit awards will be adjusted automatically as change earnings change.